Certificate Number: 05781-PAE-DE-028037513

Bankruptcy Case Number: 16-13637



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 9, 2016</u>, at <u>1:53</u> o'clock <u>PM PDT</u>, <u>Althea Lucas</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: September 9, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>